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| To: The Cyprus Development Bank Public Company Ltd ("the Bank") | Date: | dd/mm/yyyy |

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| **BUSINESS INFORMATION** | | | | | | | | | |
| Full Name |  | | | | | | | | |
| Reg. No./ID |  | | Established Business | | | Start Up | | Individual | |
| New Customer | | | Existing Customer | | | CIF No.: | |  | |
| Line of Business / Key Activities |  | | | | | | | |
| Contact Name |  | | | | | | | |
| Position |  | | | | Telephone No. | |  | |
| Email |  | | | | Mobile No. | |  | |
| CEO |  | | | | Telephone No. | |  | |
| Email |  | | | | Mobile No. | |  | |
| CFO / Chief Accountant |  | | | | Telephone No. | |  | |
| Email |  | | | | Mobile No. | |  | |
|  | | | | | | | | |
| **CREDIT FACILITY(IES) REQUEST** | | | | | | | | |
| Type of Facility(ies) | | | | Amount (€) | | | | |
| Loan | | | |  | | | | |
| Overdraft | | | |  | | | | |
| Guarantee/LCs | | | |  | | | | |
| Other *(please state)* | |  | |  | | | | |
| Purpose of Facility(ies) *(Please provide detailed information for each type of facility requested*) | |  | | | | | | |
| Repayment Terms  *(Please state duration of loan and/or duration of guarantee facility, instalment frequency, etc.)* | |  | | | | | | |
| Source of Repayment  *(Please provide detailed information*) | |  | | | | | | |

| For Project Financing | | | |
| --- | --- | --- | --- |
| Project Cost | | Financing Plan | |
| Description | Cost € | Loan financing € | Applicant ‘s Contribution € |
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| Total |  | Total |  |

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| **SECURITY PROVIDED** | | | |
| 1. Immovable Property | | | |
| Description | Title in the name of | Estimated Market Value | Existing Encumbrances |
|  |  |  | Yes  No |
|  |  |  | Yes  No |
|  |  |  | Yes  No |
| 1. Cash Collateral | | | |
| Account no. | Bank | | Balance |
|  |  | |  |
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|  |  | |  |
| 1. Other Securities (floating charges, personal/corporate guarantees, assignment of receivables (e.g.rent)) | | | |
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| **APPLICANT DECLARATION** | | | | | |
| I/We confirm that the foregoing information is submitted for the purpose of establishing or maintaining credit facilities with the Bank. I/We confirm that as at the date of signature of this form its contents are true, full and correct, that they constitute an honest, bona fide and fair representation of the matters therein stated, and that no facts known to me have been withheld which might reasonably result in rendering the said contents misleading. I/We hereby authorise the Bank to obtain any information it deems necessary about me/us, including but not confined to, reports from the System or Mechanism for the Exchange, Collection and Provision of Data, or any other source that the Bank deems appropriate.  I/We acknowledge, understand and accept that the Bank, in accordance with the Privacy Statement of the Bank, which is available on the website of the Bank www.cdb.com.cy/privacy-policy and under the provisions of the applicable law concerning the protection of personal data (including the General Data Protection Regulation (EU) 2016/679) maintains on record and processes the personal data which are included in this application, in the documents which are submitted together with this application and any other documents and details which may be submitted, for the purposes of the services applied for in this application. | | | | | |
| I/We, hereby agree that if credit facilities are provided to me/us, for the purposes described herein:   * I/We shall notify the Bank immediately of any material changes in the information submitted to the Bank. * I/We shall follow the business plan to be submitted. * I/We shall use the funds received from the Bank for the purposes intended. * I/We shall make changes or alterations to the business plan only with written permission of the Bank. * I/We shall maintain insurance as required by the Bank. * I/We undertake to inform cdbbank regarding changes in my/our residence/employment and to provide any further information that the Bank may require.   The Bank reserves the right to reject the above credit facility application without providing any reason. I/We agree that, I/we will pay and reimburse the Bank for all the costs, expenses etc it may incur for the assessment of my above application, including without prejudice to the generality of the foregoing, any costs relating to any valuations of immovable or other property, any searches at Land Registry Offices, any company searches, any searches at any databases including searches to any database to be conducted by any third party (eg Infocredit Group Limited) and any appraisals etc conducted by non-Bank personnel I/we agree that I/we will pay and reimburse the Bank for all above costs, expenses etc irrespective of whether my/our above application is approved or rejected.  In addition, in the event that I/we maintain any account(s) with the Bank I/We hereby authorize the Bank to debit any of this(these) account(s) with all the above costs, expenses etc. | | | | | |
| Applicant’s Name and Surname |  | Applicant’s Signature |  | Date |  |
| Applicant’s Name and Surname |  | Applicant’s Signature |  | Date |  |
| Applicant’s Name and Surname |  | Applicant’s Signature |  | Date |  |

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| **SUPPORTING DOCUMENTATION SUBMITTED TO THE BANK**   |  |  |  | | --- | --- | --- | | **Documentation** | **Yes/No** | **Comments** | | **Legal Entities** | | | | Audited Financial Statements for last 3 years |  |  | | Latest Management Accounts – period: Up to 15 months |  |  | | Trial Balance for the current financial year |  |  | | VAT statements submitted since last audited accounts |  |  | | Business Plan with projected cashflows for next 3 years |  |  | | Creditors’ ageing analysis when trade creditors over Cost of Sales ≥ 20% or when working capital balance is negative |  |  | | Debtors’ ageing analysis when trade debtors over Sales ≥ 20% |  |  | | Latest tax declaration form (IR.4) and Temporary Tax Payment, last 12 months |  |  | | Tax clearance for latest 3 year available |  |  | | Search of immovable property |  |  | | Other documents |  |  | | **Physical Entities** | | | | 1. **Employees** | | | | Original payslips of last 3 months  If no payslip, then Social Insurance statement |  |  | | Account statement where the salary is deposited, last 6 months |  |  | | Latest Tax declaration/statement |  |  | | KPOS |  |  | | Search of immovable property |  |  | | 1. **Self-employed** | | | | Tax declaration form (TD.1), last 2 years |  |  | | Temporary Tax payment, last 12 months |  |  | | Social Insurance statement, last year |  |  | | Account statement, last 6-12 months |  |  | | If applicable, the latest Audited accounts and Management accounts/Trial Balance for the current year |  |  | | If applicable, VAT statements submitted - period: last 12 months |  |  | | KPOS |  |  | | 1. **Directors/Shareholders of legal entities** | | | | Latest Audited accounts |  |  | | Management accounts and/or Trial Balance - period: Up to 15 months |  |  | | Tax declaration |  |  | | Payslip or Social Insurance statement for the present year |  |  | | Account statement, last 3 months |  |  | | KPOS |  |  | | **General notes** | | | | Proof for any other stable/recurrent income (rent, dividends), e.g. latest Tax declaration, account statement where the said income is deposited etc |  |  | | Evidence on regular expenses (e.g. utility bills, sewerage costs, municipality expenses etc), last 3-6 months |  |  | | Credit card statements |  |  | | Insurance policy statement |  |  | | Other documents |  |  | |